

Information to identify the case:

Debtor 1 **Wayne Ross Eddington** Social Security number or ITIN **xxx-xx-4723**
First Name Middle Name Last Name EIN -- -
Debtor 2 Social Security number or ITIN -- -
(Spouse, if filing) First Name Middle Name Last Name EIN -- -
United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **6/19/23**
Case number: **23-22554 PH**

Official Form 309A (For Individuals or Joint Debtors)

Amended Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim

Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wayne Ross Eddington	
2. All other names used in the last 8 years		
3. Address	1227 East 830 South Pleasant Grove, UT 84062	
4. Debtor's attorney Name and address	Dane L. Hines Law Offices of Dane L Hines, LLC 43 East 200 North Provo, UT 84606	Contact phone 801-379-0300 Email: budgetbankruptcyutah@gmail.com
5. Bankruptcy trustee Name and address	Philip G. Jones tr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: trustee@theo7.com

Debtor **Wayne Ross Eddington**

Case number **23-22554**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . Clerk of Court: David A. Sime	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov	Hours open: 8:00 AM to 4:30 PM, Monday – Friday
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. For additional meeting information go to https://www.justice.gov/ust/moc	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.	Meeting to be held on: November 7, 2023 at 08:30 AM Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3817, Enter Meeting ID 373 348 2031, and Passcode 7158741279
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 1/8/24 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Wayne Ross Eddington
Debtor

Case No. 23-22554-PH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 31, 2023

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:

Recip ID	Recipient Name and Address
db	+ Wayne Ross Eddington, 1227 East 830 South, Pleasant Grove, UT 84062-3148
12249654	Alco Capital Group, 225 S Executive Dr Ste 201, Brookfield, WI 53005-4257
12249656	+ Avail Blue Loans, PO Box 12, Lac Du Flambeau, WI 54538-0012
12249659	+ Constantino Law Office, P.C., 8537 South Redwood Road, Suite D, West Jordan, UT 84088-4806
12249662	+ Desert Rock Capital, 1160 S. State St #240, Orem, UT 84097-8258
12249663	Duke Capital LLC, 225 S Executive Dr, Ste 201, Brookfield, WI 53005-4257
12249673	Intermountain Healthcare Patient, Financial Services, PO Box 30193, Salt Lake City, UT 84130-0193
12249679	Loyal Loans, 1355 W Rogers Blvd, Ste 2, Skiatook, OK 74070-4205
12249687	+ PDQ Check Exchange LC, 1536 N Woodland Park Dr Ste 230, Layton, UT 84041-5750
12249689	+ Rally Motor, Po Box 271686, Salt Lake City, UT 84127-1686
12249690	+ Revere Health, 1055 North 500 West, Provo, UT 84604-3305
12249692	+ Rodeo Auto, Capitol Corporate Services, 2005 East 2700 South, Ste 200, Salt Lake City, UT 84109-1766
12249691	Rodeo Auto, 8224 N Freeway, Houston, TX 77037-3608
12249701	+ Victoria Finlinson, 201 S Main Street, Suite 2200, Salt Lake City, UT 84111-2268

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: budgetbankruptcyutah@gmail.com	Aug 31 2023 23:15:00	Dane L. Hines, Law Offices of Dane L. Hines, LLC, 43 East 200 North, Provo, UT 84606
tr	+ EDI: QPGJONES	Sep 01 2023 03:05:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
12249653	Email/Text: alcmclbks@gmail.com	Aug 31 2023 23:16:00	Aaron S. Bartholomew, PO Box 182, Provo, UT 84603-0182
12249655	Email/Text: collections@amucu.org	Aug 31 2023 23:15:00	American United Federal Credit Union, 2687 West 7800 South, West Jordan, UT 84088
12249658	+ Email/Text: workit@coastalbank.com	Aug 31 2023 23:16:00	Coastal Community Bank, 5415 Evergreen Way, Everett, WA 98203-3646
12249657	+ Email/Text: workit@coastalbank.com	Aug 31 2023 23:16:00	Coastal Community Bank, Attn: Bankruptcy, Po Box 12220, Everett, WA 98206-2220
12249660	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 31 2023 23:33:00	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
12249661	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 31 2023 23:33:29	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
12249664	+ Email/Text: bankruptcy@expressrecovery.com	Aug 31 2023 23:16:00	Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727
12249666	Email/Text: bankruptcy@expressrecovery.com	Aug 31 2023 23:16:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
12249665	+ Email/Text: bankruptcy@expressrecovery.com	Aug 31 2023 23:16:00	Express Recovery Services, 2790 S Decker Lake Dr., Salt Lake City, UT 84119-2057

District/off: 1088-2

User: admin

Page 2 of 3

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12249667	+ EDI: BLUESTEM	Sep 01 2023 03:05:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
12249668	+ EDI: BLUESTEM	Sep 01 2023 03:05:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
12249670	+ EDI: AMINFOFP.COM	Sep 01 2023 03:05:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
12249669	+ EDI: AMINFOFP.COM	Sep 01 2023 03:05:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
12249672	+ Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Aug 31 2023 23:15:00	Intermountain Healthcare, Medical Group, PO Box 27128, Salt Lake City, UT 84127-0128
12249671	Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Aug 31 2023 23:15:00	Intermountain Healthcare, PO Box 35145, Seattle, WA 98124-5145
12249674	EDI: IRS.COM	Sep 01 2023 03:05:00	Internal Revenue Service -P, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
12249675	+ Email/Text: bankruptcy@kikoff.com	Aug 31 2023 23:15:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
12249676	+ Email/Text: bankruptcy@kikoff.com	Aug 31 2023 23:15:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
12249678	+ Email/Text: bureauknight@yahoo.com	Aug 31 2023 23:15:00	Knight Adjustment Bureau, 5525 S 900 E Ste 215, Salt Lake City, UT 84117-3500
12249677	+ Email/Text: bureauknight@yahoo.com	Aug 31 2023 23:15:00	Knight Adjustment Bureau, Attn: Bankruptcy, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
12249682	Email/Text: EBN@Mohela.com	Aug 31 2023 23:15:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
12249681	Email/Text: EBN@Mohela.com	Aug 31 2023 23:15:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
12249683	+ Email/Text: m4u@mny4you.com	Aug 31 2023 23:16:00	Money 4 You, 2630 West 3500 South, West Valley, UT 84119-3112
12249684	+ Email/Text: wendy@mountainlandcollections.com	Aug 31 2023 23:16:00	Mountain Land Collection, POB 1280, American Fork, UT 84003-6280
12249685	Email/Text: wendy@mountainlandcollections.com	Aug 31 2023 23:16:00	Mountain Land Collections, PO Box 1280, American Fork, UT 84003-6280
12249686	+ Email/Text: alcmcbks@gmail.com	Aug 31 2023 23:16:00	Mountain Loan Centers, PO Box 182, Provo, UT 84603-0182
12249688	+ Email/Text: wendy@mountainlandcollections.com	Aug 31 2023 23:16:00	Quinn M. Kofford, PO Box 1425, American Fork, UT 84003-6425
12249693	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 31 2023 23:15:00	Security Finance, Attn: Bankruptcy, PO Box 1893, Spartanburg, SC 29304-1893
12249695	+ Email/Text: ebn@recoupasset.com	Aug 31 2023 23:15:00	Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
12249696	+ EDI: TCISOLUTIONS.COM	Sep 01 2023 03:05:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
12249697	+ EDI: TCISOLUTIONS.COM	Sep 01 2023 03:05:00	Total Visa/The Bank of Missouri, Po Box 84930, Sioux Falls, SD 57118-4930
12249699	+ Email/Text: EDBKNotices@ecmc.org	Aug 31 2023 23:15:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
12249698	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 31 2023 23:16:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN

District/off: 1088-2

User: admin

Page 3 of 3

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12249700	+ EDI: UTAHTAXCOMM.COM	Sep 01 2023 03:05:00	55116-0408 Utah State Tax Commission -P, Taxpayer Services Division Attn:M.Riggs, 210 N 1950 W, Salt Lake City, UT 84134-9000
12249702	+ Email/Text: help@loansnotsharks.com	Aug 31 2023 23:16:00	Wharthog Ventures LLC, 623 S Americana Blvd, Boise, ID 83702-6732
12249703	+ Email/Text: bk@worldacceptance.com	Aug 31 2023 23:16:56	World Finance Corporat, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12249694		Serendipity Lending LLC, 533 26th Street Suite 207, RETURNED MAIL--99999
12249680	*	Loyal Loans, 1355 W Rogers Blvd, Ste 2, Skiatook, OK 74070-4205

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2023 at the address(es) listed below:

Name	Email Address
Dane L. Hines	on behalf of Debtor Wayne Ross Eddington budgetbankruptcyutah@gmail.com hinesdr68395@notify.bestcase.com
Philip G. Jones tr	trustee@theo7.com PJones2@ecf.axosfs.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3